

Fill in this information to identify the case:

Debtor 1 Marco Terren Neal

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia
(State)

Case number 18-67715-lrc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee for the Igloo Series IV Trust

Court claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account: 5619

Date of payment change:
Must be at least 21 days after date 09 / 01 / 2020
of this notice

New total payment: \$ 930.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 511.02

New escrow payment: \$ 511.02

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Marco Terren Neal Case number (if known) 18-67715-lrc
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 08 / 11 / 2020
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknotifications@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 03, 2020

MARCO NEAL
5111 POST ROAD TER
STONE MOUNTAIN GA 30088

Loan: [REDACTED]

Property Address:
5111 POST ROAD TERRACE
STONE MOUNTAIN, GA 30088

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:
Principal & Interest Pmt:	419.85	419.85
Escrow Payment:	511.02	511.02
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$930.87	\$930.87

Escrow Balance Calculation	
Due Date:	Apr 01, 2020
Escrow Balance:	(3,475.73)
Anticipated Pmts to Escrow:	2,555.10
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$920.63)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(5,139.16)
Jun 2020		468.21		*		0.00	(4,670.95)
Jul 2020		468.21		*		0.00	(4,202.74)
Jul 2020		258.80		*	Escrow Only Payment	0.00	(3,943.94)
Aug 2020		468.21		*		0.00	(3,475.73)
					Anticipated Transactions	0.00	(3,475.73)
Aug 2020		2,555.10					(920.63)
	\$0.00	\$4,218.53	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 03, 2020

MARCO NEAL

Loan: XXXXXXXXXX**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(920.63)	5,621.23
Sep 2020	511.02	1,072.65	County Tax	(1,482.26)	5,059.60
Oct 2020	511.02	3,986.95	Homeowners Policy	(4,958.19)	1,583.67
Nov 2020	511.02	1,072.65	County Tax	(5,519.82)	1,022.04
Dec 2020	511.02			(5,008.80)	1,533.06
Jan 2021	511.02			(4,497.78)	2,044.08
Feb 2021	511.02			(3,986.76)	2,555.10
Mar 2021	511.02			(3,475.74)	3,066.12
Apr 2021	511.02			(2,964.72)	3,577.14
May 2021	511.02			(2,453.70)	4,088.16
Jun 2021	511.02			(1,942.68)	4,599.18
Jul 2021	511.02			(1,431.66)	5,110.20
Aug 2021	511.02			(920.64)	5,621.22
	<u>\$6,132.24</u>	<u>\$6,132.25</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,022.04. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,022.04 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (920.63). Your starting balance (escrow balance required) according to this analysis should be \$5,621.23. This means you have a shortage of 6,541.86. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 6,132.25. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	511.02
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$511.02</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
L. Bryant Jaquez, Esq. (SBN 252125)
GHIDOTTI | BERGER, LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
bjaquez@ghidottiberger.com

Authorized Agent for Creditor
U.S. Bank Trust National Association, as Trustee for the Igloo Series IV Trust

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA – ATLANTA DIVISION

In Re:)	CASE NO.: 18-67715-lrc
)	
Marco Terren Neal,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE
)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On August 11, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Marco Terren Neal
5111 Post Road Terrace
Stone Mountain, GA 30088

Debtor's Counsel

Craig Zander Black
The Craig Black Law Firm, LLC
Suite 200
5555 Glenridge Connector NE
Atlanta, GA 30342

Chapter 13 Trustee

Melissa J. Davey
Melissa J. Davey, Standing Ch 13 Trustee
Suite 200
260 Peachtree Street, NW
Atlanta, GA 30303

Trustee's Counsel

William Alexander Bozarth
Office of Melissa J. Davey
Standing Chapter 13 Trustee
Suite 200
260 Peachtree Street, NW
Atlanta, GA 30303

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on August 11, 2020 at Santa Ana, California

/s/ Jeremy Romero
Jeremy Romero